

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of managing health care resources for a health care consumer, the method comprising:
  - opening a health savings account, comprising a nontaxable section and a taxable section, wherein the taxable section of the health savings account is placed in an investment vehicle;
  - enabling the health care consumer to insert resources into the nontaxable section of the health savings account before the health care consumer is obligated to pay tax on the resources;
  - enabling the health care consumer to insert resources into the taxable section of the health savings account, such that resources inserted into the taxable section are taxed;
  - enabling the health care consumer to withdraw resources from the taxable section at will;
  - specifying a maximum expenditure limit on the health savings account, the maximum expenditure limit indicating a restriction on deductions from the health savings account over a time period;
  - accessing setting preferences for the health savings account that determine the manner in which the resources are withdrawn from the taxable section and the nontaxable section of the health savings account, the setting preferences affecting the transition of withdrawals between the taxable section and the nontaxable section; and
  - enabling the health care consumer to access the health savings account to reimburse a health care provider using the setting preferences to allocate resources;;
  - monitoring an actual expenditure by the health care consumer to determine if the maximum expenditure limit has been deducted from the health savings account over the time period; and
  - assessing the health care consumer for a percentage of health care costs exceeding the maximum expenditure limit to reimburse a health care provider.

2. (Original) The method of claim 1 wherein enabling the health care consumer to reimburse the health care provider includes enabling the health care consumer to direct reimbursements from an online health account.

3. (Original) The method of claim 2 further comprising enabling the online health account to display transaction information related health care that has been provided.

4. (Original) The method of claim 1 wherein an employer of the health care consumer provides the taxable resources or the nontaxable resources.

5. (Original) The method of claim 1 further comprising enabling additional taxable resources and additional nontaxable resources to be inserted in the health savings account at a subsequent time.

6. (Original) The method of claim 1 further comprising enabling the health care consumer to insert additional resources into the health savings account when an amount of resources available in the health savings account is insufficient to reimburse the health care provider.

7. (Cancelled).

8. (Currently Amended) The method of claim 7 1 further comprising enabling the health care consumer to provide additional resources for health care costs exceeding ~~beyond~~ the maximum expenditure limit.

9. (Currently Amended) The method of claim 7 1 further comprising enabling a party other than the health care consumer to provide additional resources for health care costs exceeding ~~beyond~~ the maximum expenditure limit.

10. (Currently Amended) The method of claim 7 9 wherein the party includes at least one of an employer and an insurance provider.

11. (Currently Amended) The method of claim 7 1 further comprising deducting resources for reimbursement above the maximum expenditure limit from the health savings account.

12. (Cancelled).

13. (Currently Amended) A health savings account for a health care consumer, the health savings account comprising:

a taxable section structured and arranged to reimburse a health care provider for provided health care, wherein the taxable section of the health savings account is placed in an investment vehicle;

a nontaxable section structured and arranged to reimburse the health care provider for provided health care; and

an allocation device structured and arranged to:

enable the health care consumer to open the health savings account;

access setting preferences for the health savings account that determine the manner in which the resources are withdrawn from the taxable section and the nontaxable section of the health savings account, the setting preferences affecting the transition of withdrawals between the taxable section and the nontaxable section; and

enable the health care consumer to access the health savings account to reimburse a health care provider using the setting preferences to allocate resources;

a limiting device structured and arranged to:

specify a maximum expenditure limit on the health savings account, the maximum expenditure limit indicating a restriction on deductions from the health savings account over a time period;

monitor an actual expenditure by the health care consumer to determine if the maximum expenditure limit has been deducted from the health savings account over the time period; and

assess the health care consumer for a percentage of health care costs exceeding the maximum expenditure limit to reimburse a health care provider.

14. (Original) The health savings account of claim 13 further comprising an online controller enabling the health care consumer to allocate resources from a communications device.

15. (Original) The health savings account of claim 14 wherein the communications device includes a computing device.

16. (Original) The health savings account of claim 14 wherein the communications device includes a telephone.

17. (Previously Presented) The health savings account of claim 14 wherein the online controller enables a display of information in the taxable section or the nontaxable section .

18. (Original) The health savings account of claim 13 wherein the online controller displays information describing a health care opportunity.

19. (Original) The health savings account of claim 14 wherein the online controller displays transaction information related to health care that has been performed.

20. (Original) The health savings account of claim 13 further comprising a services database enabling the health care consumer to identify a health care opportunity.

21. (Original) The health savings account of claim 20 wherein identifying a health care opportunity includes enabling the health care consumer to allocate resources for the health care opportunity.

22. (Original) The health savings account of claim 20 wherein the allocation device is structured and arranged to access one or more transaction parameters utilized by the allocation device to update information in the services database.

23. (Original) The health savings account of claim 20 wherein the services database includes a quality assessment tool created from feedback of the health care consumer.

24. (Original) The health savings account of claim 20 wherein the services database includes a directory of health care providers.

25. (Original) The health savings account of claim 24 further comprising enabling the health care consumer to search the directory of health care providers by cost, location, affiliation or quality.

26. (Currently Amended) A health care system comprising:  
a first host structured and arranged to facilitate selection of a health care provider;  
and  
a second host structured and arranged to manage an online health account  
comprising a health savings account, wherein the health savings account comprises:  
a taxable section structured and arranged to reimburse a health care provider for  
provided health care, wherein the taxable section of the health savings account is placed  
in an investment vehicle;  
a nontaxable section structured and arranged to reimburse the health care provider  
for provided health care; and  
an allocation device structured and arranged to:  
enable the health care consumer to open the health savings account;

access setting preferences for the health savings account that determine the manner in which the resources are withdrawn from the taxable section and the nontaxable section of the health savings account, the setting preferences affecting the transition of withdrawals between the taxable section and the nontaxable section; and

enable the health care consumer to access the health savings account to reimburse a health care provider using the setting preferences to allocate resources; and

a limiting device structured and arranged to:

specify a maximum expenditure limit on the health savings account, the maximum expenditure limit indicating a restriction on deductions from the health savings account over a time period; and

monitor an actual expenditure by the health care consumer to determine if the maximum expenditure limit has been deducted from the health savings account over the time period; and

assess the health care consumer for a percentage of health care costs exceeding the maximum expenditure limit to reimburse a health care provider.

27. (Original) The health care system of claim 26 wherein facilitating selection of the health care provider includes maintaining a services database.

28. (Original) The health care system of claim 26 wherein facilitating selection of the health care provider includes soliciting feedback regarding the health care provider.

29. (Original) The health care system of claim 26 wherein facilitating selection of the health care provider includes updating the services database.

30. (Original) The health care system of claim 26 wherein facilitating selection of the health care provider includes enabling the services database to be searched.

31. (Original) The health care system of claim 26 wherein managing the online health account includes establishing the online health account.

32. (Original) The health care system of claim 26 wherein managing the online health account includes enabling access to the services database.

33. (Original) The health care system of claim 26 wherein managing the online health account includes populating a services database.

34. (Cancelled).

35. (Original) The health care system of claim 26 wherein managing the online health account includes enabling transaction processing.

36. (Original) The health care system of claim 26 wherein managing the online health account includes setting the health savings account preferences.

37. (Original) The health care system of claim 26 wherein managing the online health account includes receiving funds.

38. (Original) The health care system of claim 26 wherein managing the online health account includes allocating funds.

39. (Original) The health care system of claim 26 wherein managing the online health account includes depositing funds into the health savings account.

40. (Original) The health care system of claim 26 wherein managing the online health account includes withdrawing funds from the health savings account.

41. (Previously Presented) The health care system of claim 26 wherein managing the online health account includes establishing a relation between the online health account and a logical partition on a larger pooled account for multiple users.

42. (Previously Presented) The health care system of claim 26 wherein managing the online health account includes establishing the online health account as a separate and distinct financial instrument from accounts of other users.

43. (New) The method of claim 1 further comprising enabling the health care consumer to provide additional resources for health care costs exceeding the maximum expenditure limit up to a predetermined amount, after which a party other than the health care consumer is enabled to provide any remaining resources for health care costs not reimbursed by the health care consumer.